



September 11, 2007

Leonardo M. Rapadas
United States Attorney
District of Guam and the NMI
Sirena Plaza Suite 500
108 Hernan Cortez Avenue
Hagatna, Guam 96910

RE: BankPacific vs. Paz Jiro, et al., Civil Case no. 04-0157A

Dear Mr. Rapadas:

Mr. Mark Fish, Executive Vice President of BankPacific, Ltd., has requested that I respond to your inquiry into the above-referenced civil case.

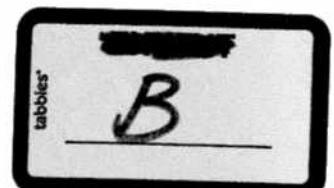
The defendant, Monessa P. Nauta, secured a loan to pay off the debt she owed to the bank. She made two payments of \$489.38 each on May 15, 2003 and June 12, 2003. When no further payments were made, the defendant renegotiated with the bank and took out a secured loan using vacant land as collateral for the debt. No additional payments were ever made on this second loan, and the bank initiated default and foreclosure proceedings against the defendants. The bank subsequently foreclosed on the property on June 6, 2005.

I hope this information is sufficient to update your records. If you have additional questions, please feel free to contact me at (671)479-1188 or via email at dianes@bankpacific.com.

Sincerely,

M. Diane Shjegstad
SVP, Compliance & Security Officer

cc: Nauta File



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dianes@bankpacific.com
bankpacific.com

Member FDIC



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BANKPACIFIC

8/30/07

14:24:08

Transaction History Inquiry

Account Number [REDACTED]

Short Name NAUTA MONESSAP

Effect	Code	Description	Tran	Interest	Principal	Late	Escrow	Fee/0th
6/06/2005	19	FORECLOSURE	31559.79	5920.86	25638.93	.00	.00	
1/27/2004	900	ATTNY FEES	321.52	.00	321.52	.00	.00	
1/06/2004	900	PRINCIPAL INC	400.00	.00	400.00	.00	.00	
8/14/2003	42	ALLOC FR LN P	1582.59	.00	1582.59	.00	.00	
7/11/2003	54	New Loan	26500.00	.00	26500.00	.00	.00	

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BANKPACIFIC

8/30/07

14.22.12

Loan Information Inquiry

Account Nbr

[REDACTED]

^Notes*

Branch Nbr

005 BANKPACIFIC

Short Name NAUTA MONESSAP

Application

IL Installment

Primary Officer JZA JOHN Z ARRO

Second Officer MOF MARK C FISH

Balances

Loan Amt	22,000.00
Curr Prin	.00
Tot Draws	22,000.00
Available	.00
Payoff	.00
Escrow	.00
Reg Pmt	489.36
Total Due	.00
Late Chgs	.00

Dates

Curr Note	4/02/2003
Advance	
Curr Mty	4/02/2004
Closed	8/05/2003
Last Pmt	8/05/2003
Int-Pd-To	8/05/2003
Prn-Pd-To	8/05/2003
Next Due	7/02/2003
Next Risk	

Codes

Status	C Closed
Sys Type	1 Note
Dmd Flag	No Demand Fe
Year Base	3 Act/360
G/L Type	01 UNSECURED
Pay Split	2 Collect as b
Tran Hold	Blank - No H
Purpose	06B Individual/O
Call	680 INSTALLMENT

Interest

Prime/Tiered Rate N	12.00000 %
Per Diem	7.037376666
Accrued Int	.00
Paid YTD	.00

Past Due Data

Credit Boundaries	010	030	060	090	120	000
Times Late	01	01	00	00	00	04
Days Late	00000	Repo Ind				
Nbr/Pmts Ext d	00 00	Renewals				